

Facets

January 2011

**Tips for
starting
the new
year right**

**The key
to longevity**

**New
beginnings**

**Getting ready for
life after college**





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Facets

Facet - n. 1. One of the flat surfaces cut on a gemstone.
2. The particular angle from which something is considered

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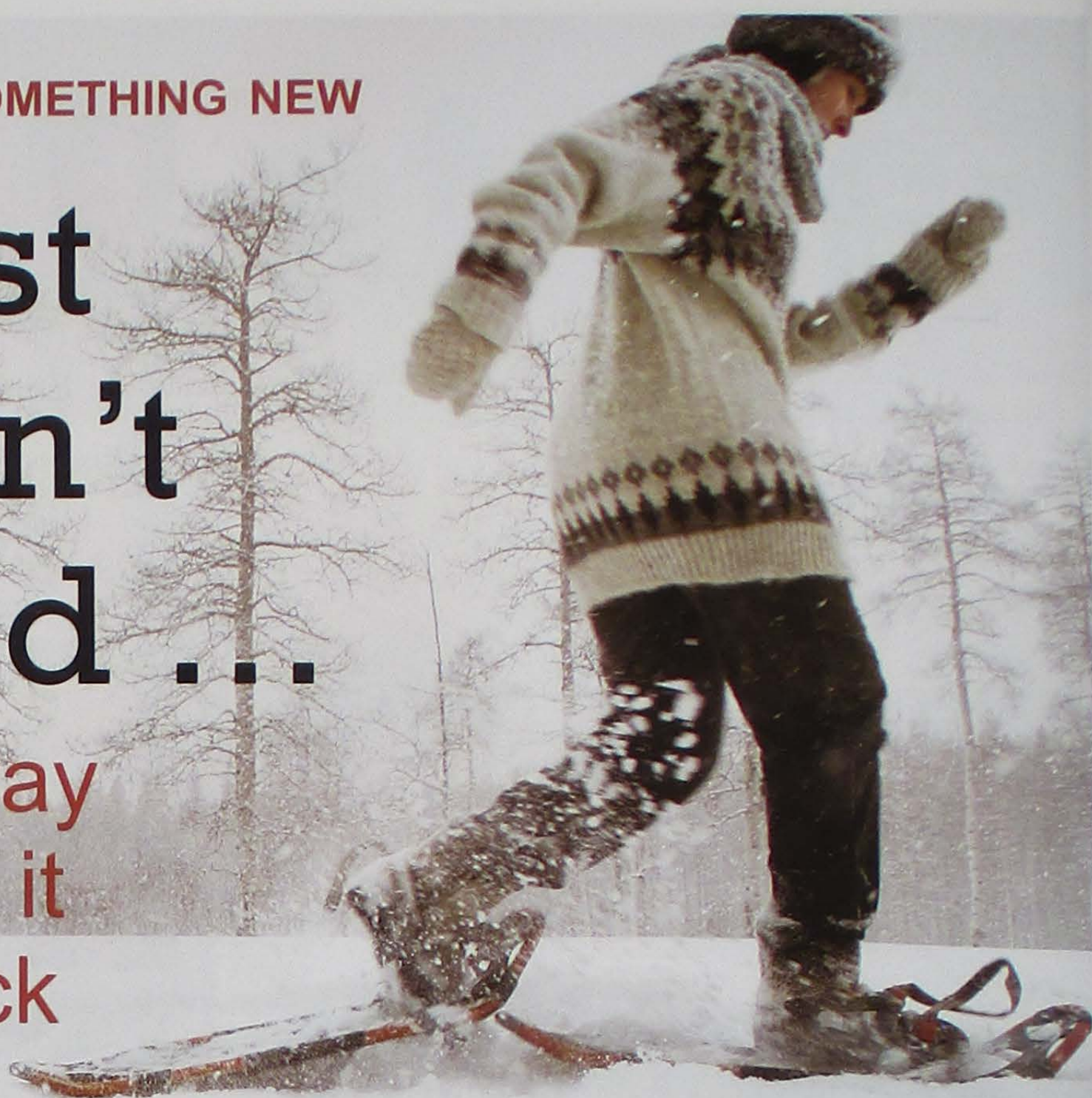
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If at first you don't succeed ...

Find a new way
to get fit, and it
just might stick



Seems like every year when I re-evaluate where I am with my physical strength, weight and exercise regime, I realize I'm pretty much where I was the year before.

I always seem to have some great ideas on losing weight and staying in shape, but nothing much gets accomplished. I'm still 10 pounds heavier than I want to be, still not as active as I'd like to be, and mishaps and ailments seem to keep happening to me. I will say, however, that in 2010 I attempted, and in a couple of cases became addicted to, some new ways to stay fit. I will hope that trying new activities will be a new beginning for me that I will continue for several years to come.

In February 2010, two of my co-workers kept after me to try cross-country skiing. I have limited experience with downhill skiing, bunny hills and green runs only, but had never attempted cross-country, so I decided to schlep over to Outdoor Recreation Services at ISU and rent myself some skis for the weekend.

I was fitted for my skis, poles and shoes on a Friday, with plans to meet up with my co-workers that Sunday afternoon. I decided

since I had the equipment in my possession, I would go out by myself on Saturday and give it a try. That way, I wouldn't look like such an inexperienced dork on Sunday.

Needless to say, I looked like an inexperienced dork on both Saturday and Sunday, spending most of my time picking myself up off the ground, but I had a ball and am now addicted to cross-country skiing. I kick myself for waiting until I was 52 to try it; I've wasted all those years not knowing how fun it was!

Skiing then led to discussions about snowshoeing, which led to borrowing two pairs of shoes for my sister and me to try, and we both fell in love with that. We were probably the only two people in the state of Iowa who felt sad when the weather warmed up in March and all the snow disappeared.

I also signed up for a Parks & Recreation class at City Hall last year. The class is called Zumba. I'm sure many of you reading this are in one of the Zumba classes; there are several during the week packed full of Ames women. But for those of you who haven't tried it or seen it, here is my take on it. For those of you who are familiar with Zumba, perhaps you can relate.

First, the entire gymnasium is filled with women of all ages. This is pretty cool, because sometimes you go to a class and realize you are either the oldest or the most

out of shape woman there and feel defeated before you even begin. Not so here.

You find a vacant spot and line up for an hour of intense exercise. The instructors, who have zero percent body fat, crank up the music, which is really fun, fast-beat Latin music. The moves are so fast that you cannot take your eyes off the instructor's feet. If you are in the back of the room and can't see the instructor very well, then you try to pick somebody out a row or two in front of you who seems to know what she is doing. It is easy to spot the women who go to this class more than once a week; they have the moves figured out.

The instructors make the dancing moves look incredibly cool and sexy. Since you don't have time to look around, you know that others don't have time to look around either, so it doesn't matter that my rear end doesn't quite shake and shimmy like the instructor's.

The hour flies by in no time, you are totally soaked in sweat, and you leave feeling awesome and thinking you could walk into a dance club and dazzle the crowd. OK, so maybe I'll never look as good as the instructors, but it is so much fun. It gets the body moving and the blood flowing.

It is fun to find new ways to exercise to keep life interesting, even some things that can make an Iowa winter something to look forward to.



PEGGY BEST

Don't forget to enjoy the journey

The New Year brings to us many things: a time for reflection, letting go of the old, making way for the new, renewing old acquaintances, and looking to the future.

It's a great time to look to new beginnings. Let's skip the standard New Year's resolutions for the moment. Let's pause to look beyond that process and try to figure out together what it is that prompts us to announce our resolutions so proudly, to affirm our goals and to hurl ourselves headlong into the New Year.

Isn't that how it really goes, now? We are so determined that we are going to lose that weight, run 5 miles, get that raise, climb the corporate ladder, do a financial makeover, have the perfect marriage, spend quality time with family and friends, get straight A's, write that novel, cut out the extra carbs, lay off the sugar, cut out the chocolate — oh, heavens yes, even the chocolate goes! — that we forget what's important or why we set those goals in the first place. Mercy me! We get so caught up in the race that we forget that the journey is as important as the destination.

It is you, as a person, that counts here, not how many laps you have done today or how many miles you have logged on the track or on the computer. It is you, your health, your well-being, your future that count. We get so crazy trying to be the first to reach the top that we lose sight of our goals and forget what's important. We set up unrealistic expectations and end up knocking ourselves silly and running around in circles to the point where we toss our goals out the window or collapse in exhaustion. Where does this get us? In the end, absolutely nowhere.

Let's start over. Research shows that New Year's is a time when people traditionally look to let go of the old and go forward to the new. Absolutely, it's important for us to set new goals and to continuously expand our horizons. The key is in setting realistic goals and having a step-by-step plan to meeting those goals.



ROSE
ELSBECKER

Have you ever heard of SMART goals? Whoever came up with this acronym came up with a winner. SMART stands for specific, measurable, achievable, realistic and timely.

At the local Y where I live, there is a saying that goes around every January, when the place suddenly is overrun with people knocking themselves out to prove that they can reach their New Year's goals. Wait a bit, everyone says, give it about three weeks, and things will thin out around the place.

Once the initial burst of energy and enthusiasm wears off, it's too easy to lose sight of our goals and why we set them in the first place. We quickly forget that the process is more important than the destination. There is an old proverb that says the longest journey begins with a single step. We need to start out small and to work our way up. Psychologists encourage a buddy system. People who share their goals with a trusted friend or mentor are more likely to stick with the program, to be successful in reaching their goals and to maintain progress.

Another key aspect to setting realistic goals is to be flexible. If your goal is too high, or too far out, or even set so low that you are bored silly, then it is always OK to adjust your goals as you go along. In fact, the smart candidate will learn to set her sails with the wind, keep her eyes on the horizon and awaken to a new dawning of hope. In the process, we begin to discover new qualities within and to draw upon that newly discovered inner strength.

We sail on, in spite of the waves, in spite of the storms, in spite of our silly blunders. When our destination is in sight, we joyfully discover what we knew all along, that rather than perfection, it is our uniqueness and what we have to offer as individuals that counts. Each of us has been given special talents and qualities to share. It is when we walk together, supporting each other along life's journey rather than knocking each other over in our race to the top, that we begin to make real progress and to discover newness both within and around us.

Happy New Year to all and best wishes. May your journey be surrounded by light.



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DESTINATION UNKNOWN

A full-page photograph of a young woman with long brown hair, smiling and walking towards the camera on a wide, light-colored paved path. She is wearing a black jacket, a white knitted scarf with fringe, and light blue jeans. In the background, there is a large, multi-story university building with many windows, and other people are visible walking in the distance. The scene is brightly lit, suggesting a sunny day.

By Nirmalendu Majumdar/ Facets

Jenna Ulrich, an Iowa State University senior, says, "My priorities and to-do lists look completely different than they did at the beginning of last semester."

Life after college full of uncertainty for seniors

For most women, it is natural to plan. We like to know what is coming, when it is going to happen, how we are going to get there. Daily, we find ourselves armed with a planner, to-do lists and a schedule to navigate through. There is something comforting in the ability to look ahead and know exactly what to expect, which is why change creates so much emotion.

For college seniors everywhere, graduation is looming large, and the comfort of knowing what to expect is gone. Suddenly, there are uncertainties, no guarantees and many details up in the air.

Whether graduation is 60 years behind you or six months ahead, you know it is a time of major adjustment. Essentially, everything that has been true about life since kindergarten is about to change.

Instead of scheduling classes for next semester, you are writing cover letters. Rather than buying sweatpants that show school spirit, you are purchasing dress pants and high heels. Instead of wasting time on Facebook or YouTube, you are frantically searching for a job.

"My priorities and to-do lists look completely different than they did at the beginning of last semester," said Jenna Ulrich, a senior in kinesiology at Iowa State University. "I can tell graduation is getting closer."

A graduating senior is not only changing her own lifestyle, but those around the graduate are beginning to treat them differently, too. With a diploma in the near future, the soon-to-be graduate moves up in the world, truly becoming an adult. There seems to be a new set of relational rules among grown-ups, and seniors are taken a little more seriously.

Mandy Winkleblack, an Ames native and senior in communication studies at the University of Iowa, said, "You know you're a senior in college when the things you get for your birthday and Christmas are stuff that you don't really want but need ... a business suit, furniture for your single-bedroom apartment, pots and pans, and money for



**JENN
BOCCELLA**

when you get kicked off the family cell phone plan."

Winkleblack's mother, Deb, agrees this transition for college seniors also has an impact on the parent.

"I have feelings of tremendous pride and love for Mando and her accomplishments throughout her school years," Deb Winkleblack said. "Not only in college, but high school, junior high and grade school. I feel so blessed she has surrounded herself with wonderful friends for support and laughter. I feel anxious and worried, but also excited about what her next step will be as far as a job. I am hoping Mando will think big and go for it; there are endless possibilities if you believe in yourself and have confidence."

"We just want to give tons of love and support in whatever her next chapter is in life. That is probably the No. 1 priority for Chuck and me: Let her find her way, but always, always be there for her."

One of the most intriguing things about being a senior is the inevitable question, "What are you doing after you graduate?"

It seems to be the question of the year. Unfortunately, answers such as "a rock star," "a horseback rider" or "a superhero" no longer cut it. While one can never be too old to dream, apparently it is much more respectable to find a job that brings financial security. Go figure.

There are a lot of things to look forward to after graduation: a change of pace, different environments to explore, a chance to be taken seriously, and freedom to pursue interests both professionally and personally. Yet, more often than not, it is easy to stress out and feel full of anxiety when thinking about the future, the big, huge, unknown future.

Will I find a job? Will I like the job I find? Am I qualified? Where will I live? Who will I live with? How am I going to meet people? Oh, my gosh, will I ever get married? What about paying off my loans? How long will it be until I am out of debt?

Question after unanswered question steeps in the minds of graduating seniors everywhere, with no answers or ideas about what will fill up the pages of the 2011 planner.

It is an exciting time; it is a scary time. Life is about to change forever.

Now's the time to meet with Karen

JANUARY

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Ways to start the new year fresh

Each new year, women all around us struggle to come up with new ways to fulfill their weight-loss resolutions. Instead of exhausting every exercise technique and signing up for every weight-loss e-mail that hits your inbox, why not make a resolution not just to look better, but also to feel better this year?



ELAINE LENZ

We bet you will love the way you look and feel with these easy tips.

1 FIND A FITNESS BUDDY. Instead of braving the gym or taking a beautiful morning walk alone, make a pact with a friend or family member to do three active things together per week. This can be anything from taking your kids or dog for a 15-minute walk or doing a yoga tape together.

2 DO SOMETHING YOU HAVEN'T DONE BEFORE. Is there something you have wanted to do for a while but have been putting off? Sign up for a dancing class, take a walk on a local trail, or join a club. These are great ways to test boundaries and step outside comfort zones. Even though it might feel odd at first, it will likely pay off and prove to be a great experience.

3 VOLUNTEER. Helping others is a great way to give back to the community. Giving time and energy to a cause or a people in need is also a good way to put extra time to good use. Even a few hours can make a difference. Giving to those in need helps others and can warm your heart, too.

4 CHERISH TIME ALONE. Take out time each week to relax and focus on selfish needs. Even just 30 minutes a week can be enough time to take a step back from the weekly madness. Not only does this free up time to calm nerves and tune out the usual worries, it also frees up some time to just enjoy some peace and quiet or take a much needed nap.

5 FIND A SUPPORT GROUP. This can mean many different things. It can be a group of two or three friends getting together once a month to bake cookies and talk about work, family and life. Or it can mean finding a group in the community that gets together to just talk, relax and enjoy some company. This is a wonderful way to let out feelings



By Siri Stafford/Thinkstock

Instead of braving the gym or taking a beautiful morning walk alone, make a pact with a friend or family member to do three active things together per week.

that might be stuck inside, get some outsider insight for tough problems and even celebrate exciting life events.

6 TAKE UP A HOBBY. Some people enjoy stamp collecting, rock climbing or painting. Whatever your fancy, there is no better time than a new year to find something you love to do and run with it. Whether it's trying something new or going back to an old interest, it's sure to bring a smile to your face. Bonus: Next time a survey asks for hobbies or interests, you won't have to leave that blank!

7 TAKE ADVANTAGE OF WELLNESS PROGRAMS. Many companies, churches and other organizations provide some kind of wellness program. Wellness programs offer

a wide variety of activities and education, and they can be a nice way to start getting into shape, feeling healthy and getting comfortable with yourself. This doesn't necessarily mean losing weight, but it does include feeling better. Joining up with a co-worker or friend can be a fun and easy way to start a "feel good" resolution.

8 CUT THE CLUTTER. This might sound like more of a spring cleaning resolution, but it works all year round. Take this year to finally get rid of those clothes you never wear but haven't had the guts to throw out yet. Clear the pantry of all the food you know you won't touch before it goes bad. Take the clothing and nonperishable food to local charities — check what they need first — you'll be glad you did.

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The yeast and I

I have only one New Year's resolution that I have kept faithfully for more than 25 years: no more yeast starters. Some new beginnings bubble up over and over, begging to be fed and nurtured. The sheer neediness grows until you sense a loss of control.



CLARE BILLS

Before Facebook and whole grain cereal, a neighbor gave me a tasty cinnamon coffee cake. A simple enough gesture. However, before the treat was handed over, a jar of gelatinous muck was thrust into my hands along with a recipe card for "Friendship Cake." A curious name, because the explicit instructions for the care and feeding of the yeast starter was not a friendly process.

Being a good Midwestern woman, however, I accepted the goop and the challenges implicit in it. Directions were specific:

Stir daily for three days.

Feed the bubbling blob sugar, milk and white flour.

Rest on day four.

Repeat steps 1-3 once more.

Bake and share.

This was not a suggestion. Failure to use the starter would cause it to explode all over the kitchen counters and ooze down the cabinets onto the floor, where it could be eaten by the dog and tracked all over the house. I learned the hard way that baking day was mandatory.

This was not all that was required, however. This friendly starter came with built-in guilt.

On baking day, I was to remove two cups of the glop and give it to two "friends" with my carefully typed up (pre-computer) directions and recipes. An additional cup of stuff was to be left behind on the counter to grow, and the final blob was ready to create the "Friendship Cake."

The first time I baked the cake, my family nodded in approval after tasting the moist sugar bomb. I felt vindicated after days of scorn over the growing mess in the Mason jar on my counter. I imagined myself as a 19th century woman nourishing my family by growing my own yeast starter and sharing the treasured secret with friends.

But I soon tired of the stress of the starter: feeding, stirring, sharing and baking

on days I barely had time to throw Tater Tot casserole together. Quickly I ran out of friends willing to accept a cake and a jar of demanding starter. My attempts to share this living treat were met with more latent hostility than friendship. My neighborhood was already saturated; every house on our block held a jar of white stuff percolating in the kitchen.

At work, I tried to pass it along to an unsuspecting secretary, but apparently this was not her first starter opportunity. In case anyone else would consider accepting this hungry mixture, I left it in the break room. But without care and feeding, it exploded into a stringy mix reminiscent of grade school paste.

There was nowhere to turn; now it was just me and the yeast. Bake and Share Day turned into Baking Nightmare Day. Instead of one treat, I had to bake three items from the limited recipes.

Soon cinnamon cakes were stacking up on the counters and filling the freezer. Even my sugar-crazed kids met the treats with unnerving nonchalance, saying things like, "Again?"

I resented the neediness of the sticky muck. It should have arrived with a warning, or adoption papers. A puppy would have been less trouble. Why did I feel compelled to keep it alive? My house plants weren't treated as well, yet somehow I felt responsible for the bubbly, gaseous substance.

One day after seeing the numbers on the bathroom scale rise to yet another high, I decided to get rid of this menace. Of course, I couldn't throw it away; "waste" is not in my vocabulary. Then again, neither is "waist." Instead of holding back the required cup to continue to grow the starter, I rebelled and made up the entire batch. And I was free ... well, as soon as we could devour four more coffeecakes.

For a few weeks, I avoided the neighbor who had "gifted" me with the living, bubbling goo. But then I realized that I hadn't promised to be responsible for it forever, and besides I was not her first choice for sharing this culture. When I did encounter her, while trying to walk off my added girth, she asked how I was enjoying the yeast starter. I thrust my shoulders back and admitted that I had used it up.

She arched her eyebrows in mocking shock, but I noticed a wry smile as she turned away.

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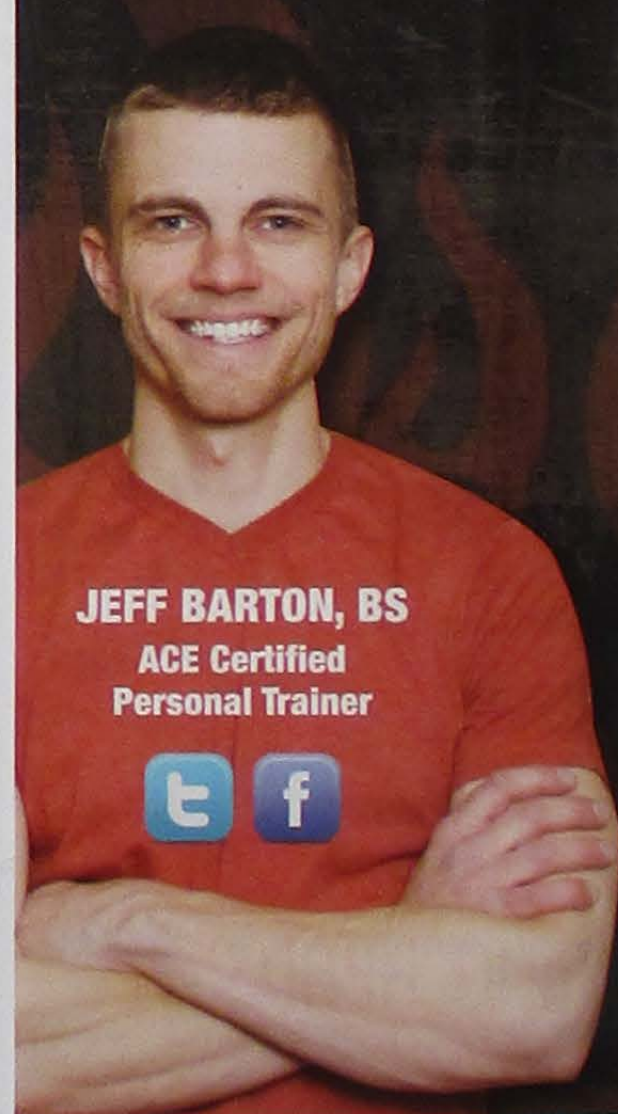
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What separates the wealthy from those living paycheck-to-paycheck

It is here, January 2011, a perfect time to evaluate where you are and where you would like to be financially.

Jean Chatzky's new book, "The Difference," identifies four distinct financial categories and the percent of Americans in each group:

- Wealthy, 3 percent.
- Financially comfortable, 27 percent.
- Paycheck-to-paychecks, 54 percent.
- Further-in-debtors, 15 percent.

Chatzky's criteria for each group are:

You are considered wealthy if you have investable assets, not including your home or personal property, of \$250,000 if you are younger than 35 and \$1 million or more if you are 55 years old or older.

The financially comfortable have average investable assets of \$240,000, and that number increases with age.

People in the paycheck-to-paycheck group have money to buy what they need, not what they want. They are just making ends meet. This is more than half of all Americans.

The further-in-debtors do not have money for their needs, and each month they find it necessary to borrow or use a credit card to make it through the month.

What separates the wealthy and financially comfortable from the paycheck-to-paychecks and further-in-debtors? The easy answer, of course, is income and assets, but it's not the complete answer.

Chatzky says, "Income and assets are not driving the bus; the individuals in these groups are fundamentally different."

THE FUNDAMENTAL DIFFERENCE

Chatzky found 20 factors that separated the wealthy and financially comfortable from the paycheck-to-paychecks and the further-in-debtors.

Here are some of the characteristics and habits that define the wealthy and the financially comfortable.

Financial attitudes and behaviors: invest in stocks, automate monthly savings, have emergency savings, invest for retirement and have little or no debt.

Goals: to become financially comfortable during working years, to retire without concerns about income, to know what they wanted to do, career-wise, to accumulate \$1 million dollars and to be a homeowner.

Personality traits: confident, happy, optimistic, competitive and leaders.

Nonfinancial behavior: have a college degree, socialize with friends at least once



KAREN
PETERSEN

a week, exercise at least two or three times a week, read the newspaper regularly and are married.

How do you compare? Only 10 of the factors fit you? You are in luck. If you have any 10 of these factors, you are likely to make it to the financially comfortable.

Chatzky does not advocate that more wealth creates happiness; her research does show as you become more financially comfortable, you become more satisfied with many areas of life. Here are the results of just one of the "how content are you" questions.

Are you extremely satisfied with your sex life?

Wealthy, 37 percent.

Financially comfortable, 30 percent.

Paycheck-to-paychecks, 21 percent.

Further-in-debtors, 16 percent.

The financial attitudes and behaviors might make a difference, but how much money you earn and how you spend it ultimately dictate your financial success.

Here are the rules about earning and spending:

You must earn an adequate living.

You must earn more than you spend.

You must invest; you want your money to work as hard for you as you worked to accumulate it.

A NEW BEGINNING

Do you want to become more financially comfortable? If your answer is yes, envision how your life will be different; get specific. Imagine how it would feel to be passionate about your work. Visualize retirement without financial concerns. Imagine the feeling of pride as you watch your investments grow.

But imagining and visualizing alone will not create change; you must take action. Are you ready?

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Karen L. Petersen CFP® CDFP™ is a fee based financial advisor. You can contact her at (515) 232-2785 or karen@mymorethanmoney.net.

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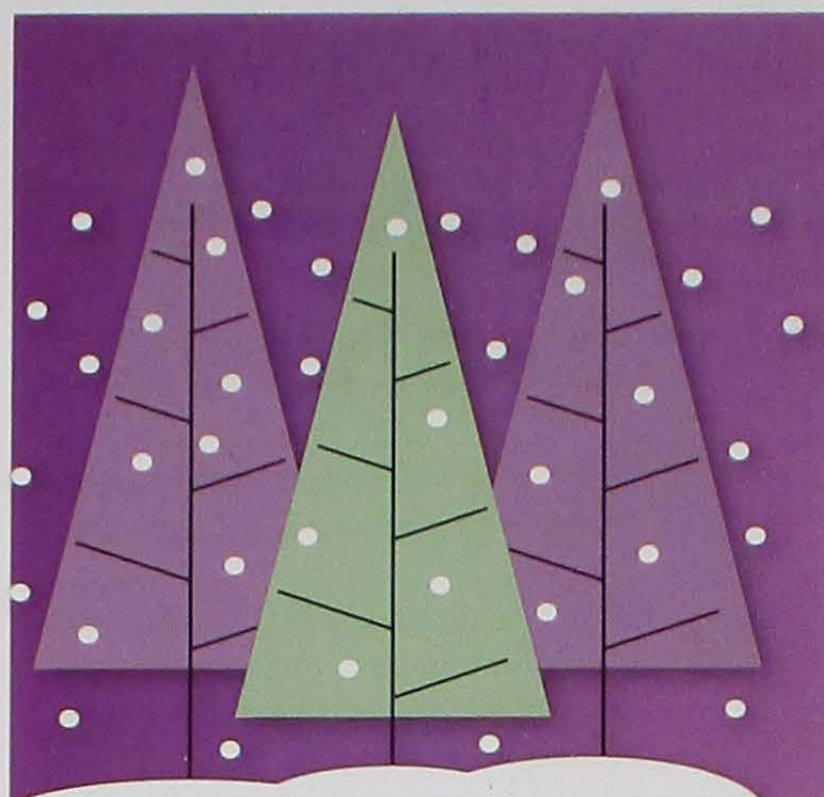
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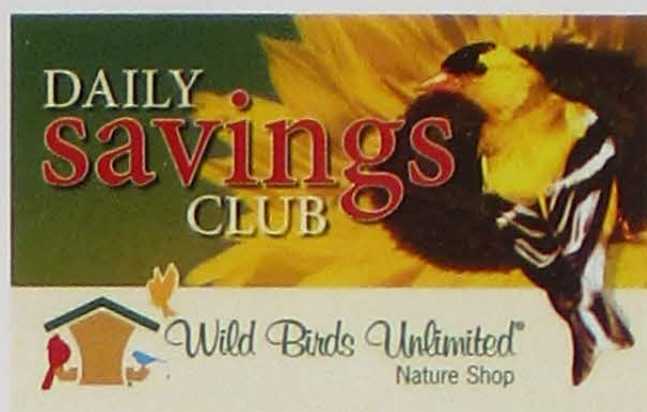
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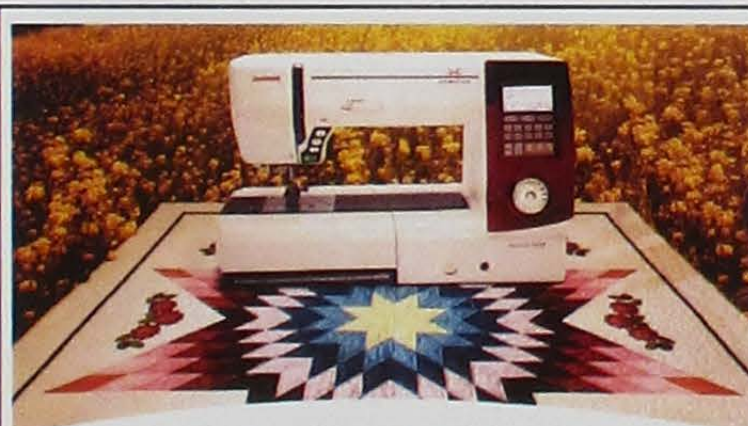
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Fitness more important than size in determining longevity



**DEBRA
ATKINSON**

Fit or fat? What matters more? Societal values associate thinness with good health. In fact, so does medicine. A large waist circumference or a high body mass index score increases your disease-associated risk factors. There are explicit implications that improving these measurements will reduce your risk of disease and enhance your longevity.

But according to Steven Blair, a recognized authority on exercise and its health benefits, there's evidence to suggest you can be fat and fit and, as a result, enjoy longevity beyond that of some of your skinny friends.

Blair recently lectured at Iowa State University as the 2010 Helen LeBaron Hilton Chair in Human Sciences. He is a senior scientific editor for the first U.S. Surgeon General's Report on Physical Activity and Health, a faculty member at the University of

South Carolina Arnold School of Public Health, and prior researcher and then president and CEO of the Cooper Institute. He has done extensive research using the Aerobics Center Longitudinal Study, which examines the impact of diet, physical activity and other lifestyle factors on mortality.

In short, few lifestyle choices have as large an effect on mortality, that is, dying at a younger-than-average life expectancy, as physical activity. The Surgeon General's

report calls for inactivity to be referred to as a treatable and preventable condition that is consistently addressed by health care providers as the primary credible source of support.

According to Blair's research, neither waist circumference, body mass index nor obesity determines your mortality as much as your physical activity. His studies suggest that a low, moderate or high level of cardiorespiratory fitness affects your future more.

Blair suggests that we don't have an obesity epidemic; we have an epidemic of physical inactivity.

Waist circumference and fat distribution have long been associated with higher risk for heart disease. Having an "apple" rather than a "pear" shape describes the tendency to carry the fat around the middle rather than on the hips and thighs. Blair's findings reveal that falling into low levels of fitness

affects risk of death from all causes more than having the dreaded "apple" shape. Subjects in moderate and high categories of fitness, regardless of fat distribution, had lower death rates.

The same was true of both BMI and obesity. Even high BMI (30-35) and obesity have less influence than whether the subjects scored low, moderate or high in fitness.

It's important to distinguish that cardiorespiratory fitness, not just physical activity, is the emerging determinant of longevity. Physical activity guidelines recommend an intensity level and a number of minutes per day or week. Activity alone, if it isn't sufficient for your personal fitness improvement, may or may not be enough to change your risk of death.

The good news? Something is better than nothing. Anyone can increase their cardiorespiratory fitness level enough to affect health benefits. Cumulative moderate physical activity of 30 minutes a day most days, in minimum spurts of 10 minutes, will do it. The 2008 Physical Activity Guidelines for Americans recommend minimums of 150 minutes a week of moderate-intensity activity. Alternatively, 75 minutes of vigorous activity can be substituted, or a combination of the two will meet the requirement.

The question then is what is moderate? Moderate activities require 60 percent to 70 percent of your VO2 max, defined as the maximum amount of oxygen you can take in and process as you exercise. For practical use? You have begun to breathe mostly through your mouth as opposed to your nose, and you can talk but are beginning to talk in short phrases rather than complete sentences. On a scale of 1 to 10, you're at 5 or 6, neither easy nor exhausting.

If you attain 150 minutes per week, increasing your physical activity time can enhance your results. The most substantial benefits occurred in subjects who were physically active 150 to 300 minutes a week. Greater improvements in fitness result in greater reduction in mortality rates. Research doesn't provide a top-end dose-response suggestion where increasing activity stops or reduces the return on benefits. Americans' time-crunched lifestyles probably won't reflect a great need to reveal this mark. Among those with a quest for greater fitness, injury risk would become a greater concern as time increased.

Blair's studies show low cardiorespiratory fitness is the highest risk factor for death. The good news: you have control of that. In fact, you have the ability to make a comprehensive 61 percent reduction in your risk of early death by improving your cardiorespiratory fitness, not smoking, keeping alcohol consumption low and making appropriate dietary changes such as limiting saturated fat intake.

Cardiorespiratory fitness alone reduces your risk of early death from all causes by 40 percent to 50 percent. That means that the skinny-but-unfit are two times more likely to die. Gaining cardiorespiratory fitness is paramount, regardless of whether you tighten your belt or eliminate cellulite from your thighs in the process. The bonus for many is that you will reduce fat, too. As you follow recommendations to reduce health-related disease risk, you simultaneously will be improving your fitness level and enjoying the benefits.

What does that mean for you? Focus on improving your physical activity first. Start moving. Get an assessment. Get an exercise prescription from someone concerned not only about the science of your heart's condition, but your head's willingness to comply. Focus on small steps toward enhancing your cardiorespiratory fitness.

If you're reading this on a well-worn spot on the couch, you might start with 10 minutes three times a day in the beginning. If you look good but know you aren't fit, don't let size be your guide any longer.

You cannot store fitness away like the holiday decorations. Reducing your risk through fitness is fluid. If you lose fitness, you have a higher rate of risk; if you gain fitness, you lower your risk.

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Rethink your resolution

Think about the first year you made a New Year's resolution to be healthier. Did it last throughout the year? Did you make it to summer? Now, imagine where you might be if you stuck to just one of those resolutions. Twenty pounds lighter? Off your blood pressure medications? Even though it seems impossible to stick to lifestyle changes come March, it is worth it when you can look back in December and say, "I did it!"



AMY CLARK

It has been estimated that nearly 70 percent of people who make resolutions will abandon them within three months. Many people make resolutions that are impossible to keep. This year, rethink your New Year's resolution with these tips:

MAKE REASONABLE GOALS. Set a weight-loss goal for each month. Aim for four pounds per month if you have more than 30 pounds to lose.

THINK OUTSIDE THE WEIGHT-LOSS BOX. Set a different healthy goal, like eating an additional serving of vegetables each day or attending a new kickboxing class. Or, perhaps you want to drink more water, which keeps our skin clear and our kidneys clean. It is important for flushing toxins out of our system and aids in the absorption of important vitamins and minerals. Put down the coffee and soda and aim for eight 8-ounce glasses of water each day.

GET A CHECK-UP. If you know your blood pressure, cholesterol or body mass index levels, then you can set goals to improve these numbers. Goals specific to lowering cholesterol could include eating more high-fiber foods or adding flaxseed to your morning cereal.

COUNT, THEN CUT, CALORIES. Don't change your daily diet immediately. Instead, write down everything you eat for two days and count the calories you consumed. Try websites like calorie-count.com to calculate calories. After two days, you will have a better idea of what you really need to cut out of your diet. Keeping a food and exercise journal is also a proven method for losing weight.

TRY SOMETHING NEW AT LEAST ONCE A MONTH. Are you stuck in a rut of buying and eating the same things? Try new products and recipes to keep you interested in a healthful eating pattern. Take a little more time in the grocery store to discover new products. You'll be surprised at what you may find, such as a



new low-sodium marinade, a new juice blend or a low-calorie stir-fry mix.

BECOME LABEL SAVVY. Don't just buy a product because the package says "reduced fat," "light" or "sugar free." Take time to compare the Nutrition Facts Panel of different products. Look first at the serving size, and then compare calories. Next, compare the nutrients that are of most concern to your personal health needs. You may find that the fat-free product

has twice the sugar and sodium as the regular product. You may find that you could save yourself 170 calories by choosing a different type of yogurt. The nutrition label is your best defense in the grocery store, but you have to take the time to use it.

Remember, you do not have to make a New Year's resolution; it's not the law. However, it is a good time to look into your future and make positive changes for a better and healthier year.

food bites | NEW YEAR'S MENU

A tradition of good luck in the new year

Every family celebrates holidays in its own way. How you celebrate may be a reflection of your cultural background, ethnicity, religion or the region where you live. This is particularly true when it comes to food. Sometimes the best recipes are discovered by chance and involve an unlikely combination of the familiar and the foreign.



DEBORAH BUNKA

Many years ago, I purchased a cookbook at a school yard sale for the sole reason that it contained a chili recipe that appealed to me. It wasn't until a few months later that I discovered another recipe in the same book that would become a permanent part of our New Year's menu.

Easy Hoppin' John is a delicious recipe with an interesting past. My cookbook listed it as a beans and rice dish native to the southern United States, served on Jan. 1 to ring in a luck-filled new year. The black-eyed peas, representing pennies, were meant to symbolize the prosperity and good luck ahead.

What I later discovered was that the custom of eating beans for good luck existed in parts of Europe as far back as the late Middle Ages. Combined with beans and rice native to West Africa, this tradition later was brought to the New World, where it took on numerous regional forms.

Collard or mustard greens are traditional southern accompaniments to Hoppin' John and are also said to be symbolic of wealth. Bacon may be used instead of ham, and don't be shy about using canned peas. Just be careful not to overcook. Easy Hoppin' John is much better when the vegetables and beans still



Photo by Deborah Bunka

EASY HOPPIN' JOHN

Makes 6 to 8 servings

Ingredients

- 2 tablespoons leftover bacon drippings
- 1 small onion, chopped
- 1 small red bell pepper, chopped
- 2 cloves garlic, minced
- 2 cups cooked black-eyed peas
- 2 cups cooked rice (brown or white)
- 1 cup cooked ham, diced
- Salt and pepper, to taste
- Optional:
- 8 sprigs fresh parsley, chopped (or leave whole and use for garnish)
- Hot sauce, to taste

Directions

Heat bacon drippings in a large skillet over medium heat. Add onion, bell pepper and garlic. Cook for approximately 5 minutes. Do not overcook.

Add black-eyed peas, rice and ham; cook an additional 10 to 15 minutes. Add salt and pepper to taste. Stir in chopped parsley, or garnish each dish with a sprig. Sprinkle hot sauce on top, to taste.

have a bit of crunch to them. Also, do not hesitate to sprinkle some hot sauce on top.

If you have family and friends visiting on New Year's Day, share a new tradition and treat them to some hot Hoppin' John. Don't forget to place a penny under every plate for extra good luck.

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skin care | FUNGAL INFECTIONS

Common fungal infections

A common problem dermatologists see is a fungal infection of the skin, or ringworm as it is called in lay terms.

When I was a child, I thought it meant there was literally a worm in the skin, which freaked me out and still has that effect on some of my patients. Rest assured, there is no worm involved.

Fungi are organisms that are separate from plants, animals and bacteria. One difference is that the walls of fungal cells contain chitin, unlike plant cell walls that contain cellulose. Fungal infections are due to fungi that invade and multiply in the hair, skin and nails. Most fungi invade only the outer layers of the skin, thanks to an enzyme that limits invasion to the top layer. In addition, fungi prefer the cooler temperature of the surface to the higher internal temperature of the body.

Fungal invasion can occur in breaks in the skin or because of decreased immune function. Fungi can be transmitted from human to human, animal to human or soil to human. Risk factors include occupational or recreational exposure, military housing, gyms, locker rooms, outdoor occupations, and contaminated clothing and furniture.

After the initial exposure, it takes one to three weeks for a lesion to appear. Infection spreads outward, with clearing in the center and scaling on the outer edge. Round lesions are most common, but there can be other shapes, as well as blistering or pustules. Common areas for infection are warm, moist areas such as the feet, groin and below the breasts and, in children, the scalp. Preventive measures include wearing loose clothing, drying after bathing, maintaining normal weight and using topical over-the-counter antifungal powders.

Although some areas are more common for infections, fungus can occur anywhere on the body. Different types are named for different areas. Tinea pedis refers to an infection of the feet, and tinea barbae refers to fungus of the beard area. Nail involvement is termed onychomycosis. Treatment depends on correct diagnosis and the degree of involvement. Skin infection is usually treatable by topical medications. Nail and scalp infections typically require oral medication.

Here are several of the more common fungus infections:

ATHLETE'S FOOT is very common. Most peo-

ple develop it at least once in their life. It is more common as we age and more common in males. Teens are susceptible, also. A warm, moist shoe makes an excellent environment for fungal growth. Athlete's foot usually shows scaling between the toes, but dryness of the soles, known as "moccasin foot," is another common appearance. Itching and burning sensations are common. Sometimes blistering occurs and can mimic other skin conditions. Using over-the-counter antifungal preparations as directed may clear the skin. If not, then a visit to the dermatologist is in order for prescription medication.

Preventive measures include washing the feet daily, drying the feet well, especially between the toes, avoiding tight shoes, wearing sandals in the summer, wearing cotton or synthetic socks that absorb sweat, and changing socks daily or when they are damp. Toenails become involved after skin involvement and require oral medications to treat the nail disease. Even with proper treatment, not all people will have nails that completely clear, and the medication has some risks. Discussing this with your doctor will be necessary to see if this is an option for you.

TINEA VERSICOLOR is an overgrowth of yeast on the skin. This may appear as white to pink or tan to dark spots on the trunk and occasionally on the neck or face. The yeast interferes with tanning, so people often notice it more in the summer. It also grows better in warm, humid weather. There may be slight itching with this rash when the person is hot, or there may be no symptoms. Oily skin may be more likely to develop tinea versicolor, which may be one reason this is more common in teenagers. Diagnosis is made by appearance and a skin scraping. Treatments may include shampoos or creams containing ingredients such as selenium sulfide, ketoconazole or pyrithione zinc. Extensive involvement can be treated with oral medications. Some people use medications weekly or monthly after they are clear to prevent recurrence.

CANDIDA (YEAST) INFECTION is also common. It includes thrush in infants, which may appear in the mouth as white patches that look like cottage cheese or red shiny patches. The corners of the mouth can develop yeast in the elderly as well, due to deeper grooves around the mouth that create a damp environment that supports the growth of yeast. Yeast infections of the vagina can occur after treatment with oral antibiotics. Other areas of involvement include under the breasts, in the groin, under loose abdominal skin in the obese and in the diaper area of children.



KATHY COOK

something to look forward to | **CLEAN HAIR**



Q My hair is very oily. How can I treat this problem?

A Oil from your scalp can easily transfer to your hair and make for quite a headache.

Even though oily hair can be a major problem for some people, it is important to remember that oil is great for hair. Oil protects the hair and makes it stronger. It also helps to maintain a healthy scalp, which helps prevent hair from breaking.

Oily hair can be caused by genetics, a result of hormone disturbances, stress, a humid atmosphere, running your hands through your hair or perspiration.

There are a few things that can be done in order to avoid the stringy, greasy look. For starters, try to avoid over-brushing your hair. This will help because the more you brush your hair, the more the oil from your scalp will transfer onto your hair.

With oily hair, you should plan on washing your hair at least once a day. When shampooing, use a shampoo that is gentle and mild and be sure to rinse thoroughly. It would also be a good idea to try a volumizing shampoo to give the hair some lift and push it away from your scalp.



JOSHUA DUCHENE

If your hair is very oily, it might be a good idea to skip the conditioner or make sure just to condition the tips of your hair.

Since the hair is already oily, it is a good idea to avoid any shining sprays or hair gloss.

Finally, we all love to touch our hair, but try to avoid running your hands through your hair or scratching your scalp, as this will produce more oil.

Q What is a great look that is easy to achieve but will still look "done"?

A The ponytail is easy to achieve and can be worn anywhere. It can be done in many different ways. A ponytail can be worn out at night, to a meeting or to the gym. It can be positioned high, medium or low, tied at the back or side of your head. You can experiment to see which looks best on you. Here are a few of my favorites.

For going out at night or to a meeting, try straightening your hair first and then putting a ponytail at any position. Spray a little hair-spray and make sure all the fly-aways are under control, and you will achieve a chic sophisticated look.

Another ponytail look that can be worn anywhere is a braided one. This is a fun, different look that you might not see every day.

Finally, the side pony is a very casual look. I would suggest wearing the side ponytail lower on the head, tying your hair back just behind your ear. The side ponytail is also a great easy look for days when you have had your hair down all day and feel like pulling it back. It is a soft, elegant look that can be worn anywhere.

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faceted woman | MOLLY CLARK

Name: Molly Clark

Age: 22

Position: Student, Iowa State University, street vendor for Smiles & Gyros and Facets intern

Family: Parents, Neil and Melia Clark, and sister, Katy, 18

What would you do with \$1,000 to spend on yourself?

Probably put it away and save it for when I graduate in the spring.

Craziest fashion you ever wore:

Shirts with cats on them. I actually have a collection of them.

What makes you happy?

My friends, my family and my cat, Charlie.

Do you believe in New Year's resolutions? Do you have one this year?

I don't ever really make them. I know that if I do, I probably won't stick with them.

If you could do or be anything you want, what would it be?

I would love to be a photojournalist.

My idea of a nightmare job:

An office job, or anything involving math.

My simplest pleasure:

Sleep. Being a busy college student, I don't get enough of it.

I secretly love:

Reality television. I know it's terrible, but it always makes me feel great about my own life.

How do you give back to your community?

I volunteer at the student radio station on campus and at the Ames Progressive, working the door at the shows they have there.



Photo courtesy of Molly Clark

Molly Clark and her sister, Katy.

Your favorite motto:

"Everything was beautiful, and nothing hurt." It's from a book by Kurt Vonnegut, and thinking of it always helps me look on the bright side.

Best tip to look and feel great: Have confidence in yourself. That is the best way to look great, no matter what you're wearing.



Photo courtesy of Molly Clark

Molly Clark working at Smiles & Gyros.



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Reinventing ourselves every day

The New Year always brings with it a hope for new possibilities. Somehow we view turning to that blank page on the calendar as a chance to start fresh. Except, I'm looking at my 2011 calendar right now, and it is hardly blank. I have commitments that are based on fiscal years, academic years and, not least, the cumulative wisdom of my own years.

That's why jumping on the Jan. 1 bandwagon for a life makeover does not interest me. Life has schooled me too well, both through painful trials and errors and the occasional success, for me to risk a major redux.

It helps that long ago I accepted that I'm not perfect or



KATHY HANSON

self-sufficient, and, even better, I've learned that no one who truly cares about me expects me to be. I take responsibility for my weaknesses, laugh at myself and express gratitude to the people in my life who either complement me in their areas of strength or simply put up with me. For example, I can hardly complete a sentence after 9 p.m., and the No. 1 sign I'm

"We all reinvent ourselves moment by moment every day through small choices and responses. Thinking we can change everything at midnight on Dec. 31 only leads to discouragement by Jan. 15."

enjoying my meal is the food in my hair.

Self-help gurus who rake in lots of cash this time of year want you to believe you can reinvent yourself as many times as you want, with no help from anyone or anything besides them, and their version of a Higher Power, dietary supplement or book.

Truth is, we all reinvent ourselves moment by moment every day through small choices and responses. Thinking we can change everything at midnight on Dec. 31 only leads to discouragement by Jan. 15. As long as I continue to learn, and remain willing to make small adjustments in my life along the way, I'll be alert to the new possibilities in every day.

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Eliz Greene was seven months pregnant with twins when she suffered a massive heart attack. Determined not to lose her new-found passion for life and to regain her health, Eliz developed strategies to fit activity and healthy habits into her life. She has dedicated her life to helping people deal with the special challenges of modern life and heart health. "What comes first," she asks, "your work or your health?"

Mary Greeley Heart

Your heart is in the right place.

*seating limited to first 150 registrations



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No matter what your situation is The Ames Contracting Team can help...

Three years ago, Ames resident Kay Faaberg found herself wanting to change her living environment. She purchased a cozy, yet run-down house built in 1929 because, according to her, it had "good bones." Despite the refinished wooden floors, new electric work and a new bathroom, it was a work-in-progress.

"When I decided to update my home, I knew it would be a long, time-consuming project," said Kay. "After consulting with several contractors and companies, I enlisted the help of Ames Contracting Team to do the job. Significant demolition and reconstruction were required, including plumbing, wall construction, restoration of windows, ceiling updates, and more. The Ames Contracting Team oversaw every step of the process. Their crew was skilled, on-time, and always careful in their treatment of our household."

"I searched long and hard to find a company with a good reputation," said Kay. "With Ames Contracting team, there was no carelessness, no insensitivity, and no exorbitant prices." "They were exactly what I wanted."

The first set of projects Geisinger Construction tackled on Kay's house was taking the dining room's ceiling tiles off and refinishing the ceiling. Next, they replaced four large windows to the living

room with nicer, more efficient windows.

At the same time, Kay had the team remove more than four inches of extra sheetrock layers in the main bedroom and re-fit in a window to its new, thinner space. In addition, they added new sheetrock to the ceiling and updated the trim around the room.

"The amount of sheetrock layers used in this room was unbelievable," said Kay. "The previous owners kept piling it on to fix a break, so something had to be done. I needed to make several adjustments to the room because of that."

Another priority that Kay trusted Ames Contracted team to do was to shore up a part of her house that was sinking. Geisinger Construction was able to come in and put a brace on the basement and stabilize the foundation.

Fast-forward to earlier this year, Kay re-enlisted the help of Ames Contracting Team and Geisinger Construction to give her back entryway an update. She had the Geisinger team put in a new wooden eve, replace the sills and raise and put in a new screen door. To her, this really helped complete and pull together everything else that had been worked on, with great customer serve and timeliness to boot.

"Their customer serve was unlike

anyone else's I've come across," said Kay. "They would always get back to me quickly, answered all of my questions and met my needs."

"I would definitely use them again and highly recommend them to anyone else in the area."



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